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Sharing Information with Joint Marketing Partners

- The only unaffiliated third party business partner with whom we share your personal non-public information is Cuna Mutual Insurance Group, (CMIG). They share the same standards for protecting the information we have about you and they follow strict confidentiality requirements. CMIG is a very professional organization that serves thousands of credit unions throughout the US and Canada. CMIG provides you with the opportunity to purchase insurance and other financial products.
- We only provide CMIG with sufficient information to uniquely identify you, so they can mail you information that we consider to be of benefit to you. We do not provide any of your account details, such as PINs, balances or transaction records at Sea West.
- You have the right to opt out of information sharing with CMIG. Please see section, "Your Opportunity To Opt Out," for information on how to exercise your opt out election.

Termination Of Membership

If you decide to terminate your membership with Sea West Coast Guard Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

**Important Privacy Election:
Your Opportunity To “Opt Out”**

- If you choose to opt out of the sharing of personal information we will not share any information with third parties to whom information disclosure is subject to opt out rights.

- If you choose to opt out on accounts or loans you hold jointly with another person both account holders will be opted out.
- Choosing to opt out of this information sharing may limit opportunities for you to receive product and service information that may interest you.
- If you choose to opt out, we will process your request as quickly as possible. In some cases, because marketing campaigns may already have begun, you may receive offers for 4 to 6 weeks from the date we receive your request.
- If you ask to opt out from our third party mailing list offers, Sea West will continue to provide you with important member information about our policies and accounts. We may include those in our statement mailings, including inserts about other matters, products and services.

If, in previous years, you advised us not to share your personal information with CUNA Mutual Insurance Group (CMIG), then we have not been sharing your personal information and will not begin sharing your personal information with CMIG, so you need not contact us again this year.

We are required to send you an annual notice of your opt out rights, however once we have your request on file, we will never change it unless you send us new instructions.

If you prefer that we do not share personal information about you with joint marketing partners, you may direct us not to share this information by contacting us toll free at 1-800-SEA-WEST (732-9378), faxing us at 1-800-854-7711 or by completing and returning the enclosed form to us in the envelope provided.

**Member Privacy
Policy
Disclosure**



*Sea West Coast Guard
Federal Credit Union*

1-800-SEA-WEST

1-800-732-9378

This is your Privacy Policy Disclosure and instructions. This Notice contains important information and necessary disclosures and is provided pursuant to the Gramm-Leach-Bliley Act and the National Credit Union Administration rules and regulations, 12 CFR, Part 716. Please be certain to read the Disclosure and instructions carefully and notify us at once if any parts are unclear.

Sea West Respects Your Individual Wishes

We at Sea West Coast Guard Federal Credit Union value the privacy of our members.

- You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential.
- We believe that all personal financial information specific to you that you provide Sea West through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority.
- Within the credit union, we restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you and administer and enforce the terms of your accounts and agreements with us.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.
- As a service to you, our member, we may share information with select third parties that can offer valuable products and that may interest you.

- When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union.
- In addition, Sea West has signed confidentiality agreements with our partners ensuring that they do not reuse or sell your information to anyone.

Information We Collect and Disclose To Others

In the course of doing business we collect and use various types of information about you. We may access and disclose such records when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. We collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and driver’s license number.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.
- Other institutions involved in your transactions.
- We do not disclose any non-public personal information about our members or former members to anyone, except as permitted or required by law or as otherwise specified in this Disclosure.

Sharing Information With Third Parties As Permitted or Required by Law

Examples of situations in which we may share any information we have about you as allowed or required by law include but are not limited to:

- We exchange information in response to lawful requests issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce the terms of your account(s) and/or agreements with us.
- We also share information about you with various consumer credit reporting agencies.
- We share information with third parties involved in processing your transactions such as other financial institutions.

You cannot opt out of this type of information sharing.

Sharing Information with Third Party Service Providers

- We may share any information we have about you with third parties with whom we contract to provide services to you on our behalf, such as statement printers and credit card transaction processors. These third parties make written agreements with us that they will keep your information confidential and use it only to provide the services we request of them.

You cannot opt out of this type of information sharing.



Important Privacy Choices For Consumers

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services

If you prefer that we do not share personal information about you with our joint marketing partners, you may direct us not to share this information by contacting us toll free at 1-800-SEA-WEST (732-9378), faxing us at 1-800-854-7711 or by completing and returning the form below to us in the envelope provided.

OPT OUT ELECTION FORM

☐ I do not want Sea West Coast Guard Federal Credit Union to share my information with joint marketing partners.

Print Name

Date of Birth

Print Address

City, State, Zip Code

Daytime Phone

Signature

Date